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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/506,830	02/18/2000	Daniel I Flitcroft	032668-006	9055

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EXAMINER

GRAHAM, CLEMENT B

ART UNIT PAPER NUMBER

3628

DATE MAILED: 08/01/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/506,830

Applicant(s)

FLITCROFT ET AL.

Examiner

Clement B. Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 May 2005.
2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 8-10,12-16 and 29-39 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 8-10,12-16 and 29-39 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 5/3/2005.
4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

1. Claims 8-10, and 12-16 remained pending and claims 1-7, 11, and 17-28 has been cancelled and claims 29-39 has been added.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 8-10, 12-16, and 29-39, are rejected under 35 U.S.C. 102(e) as being anticipated by Joao et al (Hereinafter Joao U.S. Patent No. 5, 903, 830.

As per claims 8, 30-34, Joao discloses a financial transaction system capable of using at least one limited use credit card number (see column 5 lines 29-30) which is associated with a master account number of a customer and deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one limited use credit card number, a method of processing a transaction initiated by a customer presenting the limited use credit card comprising:

receiving in a central processing system said limited use credit card routed ("i. e, transmitted") from the merchant ("i. e, point of sale") (see column 5 lines 27-42 and column 1 lines 26-37) and determining whether said limited use credit card number as been deactivated (see column 5 lines 43-51) because at least one use-triggered condition (i. e, exceed account limit or depleted funds") has been satisfied. (see column 5 lines 45-67).

As per claim 9, Joao discloses wherein the limited credit card number is linked to an organization selected from a group consisting of a public network service provider. (see column 7 lines 50-55).

As per claim 10, Joao discloses further comprising; transmitting a signal to the organization which is linked to the limited use credit card number (see column 5 lines 37-39) the signal including original transaction details (see

column 6 lines 4-13) if the limited use credit card number has not been deactivated and performing a credit check ("i. e, checking account limit" see column 6 lines 4-11) on the user to determine whether authorization can be obtained against the limited use credit card number(see column 5 lines 20-26 and column 3 lines 61-67 and column 4 lines 1-3) and transmitting a signal to the merchant ("i. e, point of sale") with the results of the authorization determining step for the limited use credit card number (see column 6 lines 4-67 and column 7 lines 1-37).

As per claim 12, Joao discloses further comprising: transmitting a signal to the merchant denying authorization if the limited use credit card number has been deactivated. (see column 5 lines 58-67).

As per claim 13, Joao et al discloses comprising:
transmitting a signal to a facility which issued the limited use credit card number (Note abstract and see column 5 lines 28-42 and column 1 lines 26-37 and column 2 lines 28-32) the signal including original transaction details but with the limited use credit card number (See column 5 lines 37-39) remapped (i. e, number corresponding thereto the card") to be a master credit card account number(see column 5 lines 29-30) if the limited use credit card number has not been deactivated (see column 6 lines 4-11) determining whether authorization can be obtained against the master account number (see column 6 lines 4-67 and column 7 lines 1-37) remapping the results of the authorization determining step to the limited use credit card number for transmission to the merchant("i. e, point of sale") (see column 6 lines 4-67 and column 7 lines 1-37) and transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number. (see column 6 lines 4-67 and column 7 lines 1-37).

As per claims 14, Joao discloses further comprising authorizing the transaction based on the results of the authorization determining step.(see column 5 lines 4-28).

As per claims 15, Joao discloses further comprising declining authorization of the transaction based on the results of the authorization determining step.(see column 6 lines 32-51).

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As per claims 16, Joao discloses in a financial transaction system capable of using at least one limited use credit card number (see column 5 lines 29-30) which is deactivated upon a use-triggered condition (i. e, exceed account limit or depleted funds") which occurs subsequent to assignment of the at least one credit card number(see column 5 lines 45-67) and which is associated with the master account number of a customer, a method of conducting a settlement transaction comprising the steps of receiving a signal transmitted from a merchant("i. e, point of sale") to a (see column 5 lines 27-42) according to leading digits of the limited use card number remapping (i. e, number corresponding thereto the card" see column 5 lines 29-32") the limited use credit card number with the master credit card number transmitting said remapped master credit card number to issuer processing facility which issued the master account number (see column 6 lines 4-67 and column 7 lines 1-37) and remapping the master credit card account number back to the limited use credit card number; and transmitting the limited use credit card number and payment information, if appropriate, to the merchant. (see column 6 lines 4-67 and column 7 lines 1-37).

As per claims 29, 35-39, Joao discloses an a financial transaction system capable of using at least one limited use credit card number (see column 5 lines 29-30) which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one limited use credit card number and is associated with a master credit card number, a method of conducting a transaction involving the limited use credit card comprising the steps of: initiating a transaction by a customer presenting a limited use credit card number to a merchant;("i. e, point of sale) (see column 5 lines 27-29) routing ("i. e, transmitting") said limited use credit card number to a central processing system (Note abstract and see column 5 lines 28-42 and column 1 lines 26-37) and determining whether said limited use credit card number has been deactivated (see column 5 lines 43-51) because at least one use-triggered condition ("i. e, exceed account limit or depleted funds") has been satisfied (see column 5 lines 45-67) transmitting a signal to a master credit card issuing facility which issued

the limited use credit card number (Note abstract and see column 5 lines 28-42 and column 1 lines 26-37 and column 2 lines 28-32) the signal including original transaction details but with the limited use credit card number (see column 5 lines 37-39) remapped ("i. e, number corresponding thereto the card") to be the master credit card number if the limited use credit card number has not been deactivated (see column 6 lines 4-11) determining whether authorization can be obtained against the master credit card number (see column 6 lines 4-67 and column 7 lines 1-37) remapping the results of the authorization determining step to the limited use credit card number for transmission to the merchant("i. e, point of sale") (see column 6 lines 4-67 and column 7 lines 1-37) and transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number. (see column 6 lines 4-67 and column 7 lines 1-37).

Conclusion

Response to Arguments

4. Applicant 's arguments filed on 05/02/2005 have been fully considered but are not persuasive for the following reasons.

5. In response to Applicant's arguments that Joao fail to teach or suggest" transmitting a signal to the organization which is linked to the limited use credit card number the signal including original transaction details if the limited use credit card number has not been deactivated and performing a credit check on the user to determine whether authorization can be obtained against the limited use credit card number and transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number and a financial transaction system capable of using at least one limited use credit card number which is associated with a master account number of a customer and deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one limited use credit card number, a method of processing a transaction initiated by a customer presenting the limited use credit card comprising receiving in a central processing system said limited use credit card routed from the merchant and determining whether said limited use credit card number as been deactivated because at least one use-

triggered condition has been satisfied the examiner disagrees with Applicant's because limitations were addressed as stated.

Joao discloses transmitting a signal to the organization which is linked to the limited use credit card number see column 5 lines 37-39 the signal including original transaction details see column 6 lines 4-13 if the limited use credit card number has not been deactivated and performing a credit check "i. e, checking account limit" see column 6 lines 4-11 on the user to determine whether authorization can be obtained against the limited use credit card number see column 5 lines 20-26 and column 3 lines 61-67 and column 4 lines 1-3 and transmitting a signal to the merchant "i. e, point of sale" with the results of the authorization determining step for the limited use credit card number see column 6 lines 4-67 and column 7 lines 1-37 and financial transaction system capable of using at least one limited use credit card number see column 5 lines 29-30 which is associated with a master account number of a customer and deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one limited use credit card number, a method of processing a transaction initiated by a customer presenting the limited use credit card comprising: receiving in a central processing system said limited use credit card routed "i. e, transmitted" from the merchant "i. e, point of sale" see column 5 lines 27-42 and column 1 lines 26-37 and determining whether said limited use credit card number as been deactivated (see column 5 lines 43-51) because at least one use-triggered condition i. e, exceed account limit or depleted funds" has been satisfied. see column 5 lines 45-67. Therefore it is inherently clear that Applicant's claimed limitations were taught within the teachings of Joao.

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

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the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

7. Any inquiry concerning this communication from the examiner should be directed to Clement Graham at (703) 305-1874. The examiner can normally be reached on Monday, Tuesday, and Wednesday from 5:30AM. to 6:00PM.

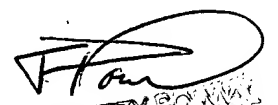
5. If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Hyung S Sough can be reached on (703) 305-0505.

The Official Fax Number for TC-3600 is: (703) 305-7687

Clement Graham

Patent Examiner

July 17, 2005



FRANTZY P. KOVAL
PRIMARY EXAMINER